

CARDHOLDER

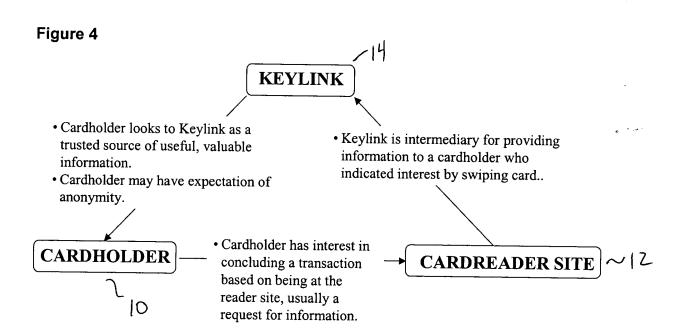
1 - Cardholder is physically at the reader site and "swipes" the card across the reader.

15

Cardholder ID

12

CARDREADER SITE



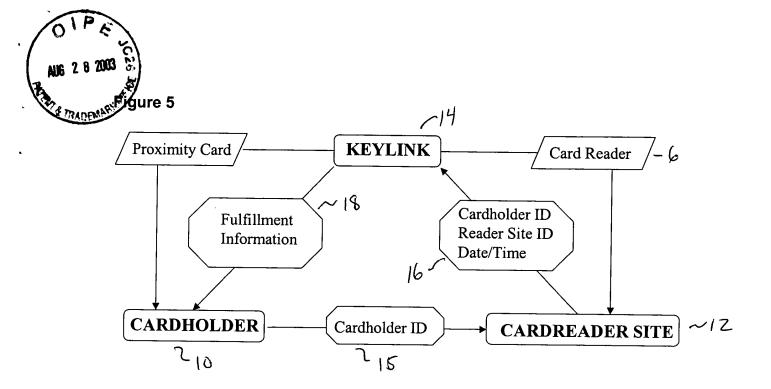
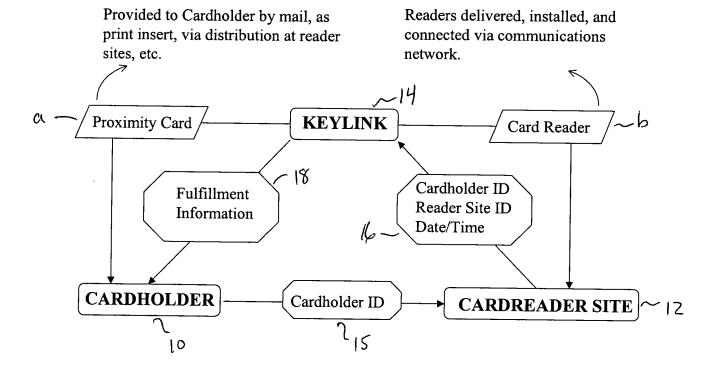


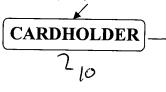
Figure 6







- Keylink enables Cardholders by providing cards.
- Cardholder looks to Keylink as a trusted source of useful, valuable information.
- Cardholder may have expectation of anonymity.
- Keylink enables site by providing reader.
- Keylink is intermediary for providing information to a cardholder who indicated interest by swiping card.



• Cardholder has interest in concluding a transaction based on being at the reader site, usually a request for information.



